Certificate Number: 13858-PAE-DE-037940794

Bankruptcy Case Number: 18-17712



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 14, 2023, at 4:13 o'clock PM EST, Michael Woods completed a course on personal financial management given by internet by MoneySharp Credit Counseling Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 14, 2023 By: /s/Seleste Muniz

Name: Seleste Muniz

Title: Counselor